

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Yadzaira Perez  
 Debtor

Case No. 20-10853-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Apr 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2020.

db  
 14466463 +Yadzaira Perez, 4948 Bingham Street, Philadelphia, PA 19120-4320  
 14466431 +Ashwini Rojiwadia, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028  
 14466470 +Department of Motor Vehicles, POB 37135, Washington, DC 20013-7135  
 14466434 Discover Bank, CL REC 2500, Lake Park Blvd, West Valley City, UT 84120  
 14482329 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 +Michele Perez Capilato, Esquire, Law Offices of Michele Perez Capilato,  
 500 Office Center Drive, Suite 400, Fort Washington PA 19034-3234  
 14494031 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 14466435 +Penn State, 308 Shields Bldg, University Park, PA 16802-1220  
 14466437 PennDot, Financial Responsibility Section, POB 68674, Harrisburg, PA 17106-8674  
 14466436 +PennDot, ATTN: FR Unit, 1101 S Front Street, Harrisburg, PA 17104-2516  
 14466438 +Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401-8819  
 14466439 +Sweiger Dermatology, 822 Pine Street, Suite 2A, Philadelphia, PA 19107-6187  
 14466440 +St. Christopher's Hospital, 160 E. Erie Avenue, Philadelphia, PA 19134-1011  
 14466442 +Temple University Hospital, 3401 N. Broad Street, Philadelphia, PA 19140-5189  
 14466481 +Wilfredo Montalvo, Miriam Montalvo, 2958 North Mascher Street,  
 Philadelphia, PA 19133-3907

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: perezcapilatolaw@yahoo.com Apr 16 2020 04:08:43 MICHELE PEREZ CAPILATO,  
 Law Office of Michele Perez Capilato, 500 Office Center Drive, Suite 400,  
 Fort Washington, PA 19034  
 tr +E-mail/Text: bncnotice@ph13trustee.com Apr 16 2020 04:09:22 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov Apr 16 2020 04:09:12 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 16 2020 04:08:55  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 16 2020 04:09:10 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 16 2020 04:09:04 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14466426 +E-mail/Text: banko@acsnv.com Apr 16 2020 04:09:10 Allied Collection Services,  
 Attn: Bankruptcy, 3080 South Durango Drive Suite 208, Las Vegas, NV 89117-9194  
 14466427 +EDI: CAPITALONE.COM Apr 16 2020 08:03:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 14473041 +EDI: AIS.COM Apr 16 2020 08:03:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14466429 +EDI: CITICORP.COM Apr 16 2020 08:03:00 Citibank/The Home Depot,  
 Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034  
 14466430 +EDI: WFNNB.COM Apr 16 2020 08:03:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,  
 Pob 182125, Columbus, OH 43218-2125  
 14466432 +EDI: TSYS2.COM Apr 16 2020 08:03:00 Department Store National Bank/Macy's,  
 Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999  
 14466433 +EDI: DISCOVERPL Apr 16 2020 08:03:00 Discover Personal Loans, Attn: Bankruptcy,  
 Po Box 30954, Salt Lake City, UT 84130-0954  
 14470968 +EDI: DISCOVERPL Apr 16 2020 08:03:00 Discover Personal Loans, PO Box 30954,  
 Salt Lake City, UT 84130-0954  
 14466428 EDI: JPMORGANCHASE Apr 16 2020 08:03:00 Chase Card Services, Attn: Bankruptcy,  
 Po Box 15298, Wilmington, DE 19850  
 14493951 +E-mail/Text: bncmail@w-legal.com Apr 16 2020 04:09:07 SYNCHRONY BANK,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 14466441 +EDI: RMSC.COM Apr 16 2020 08:03:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060,  
 Orlando, FL 32896-5060

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 14466462\* +Allied Collection Services, Attn: Bankruptcy, 3080 South Durango Drive Suite 208,  
 Las Vegas, NV 89117-9194  
 14466464\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14466466\* +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034,  
 St Louis, MO 63179-0034  
 14466467\* +Comenity Bank/Victoria Secret, Attn: Bankruptcy, Pob 182125, Columbus, OH 43218-2125  
 14466468\* +Department of Motor Vehicles, POB 37135, Washington, DC 20013-7135  
 14466469\* +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
 Mason, OH 45040-8999  
 14466471\* +Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954  
 14466472\* +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14466465\* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,  
MONROE LA 71203-4774  
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
Wilmington, DE 19850)  
14466473\* +Penn State, 308 Shields Bldg, University Park, PA 16802-1220  
14466475\* PennDot, Financial Responsibility Section, POB 68674, Harrisburg, PA 17106-8674  
14466474\* +PennDot, ATTN: FR Unit, 1101 S Front Street, Harrisburg, PA 17104-2516  
14466476\* +Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401-8819  
14466477\* +Sweiger Dermatology, 822 Pine Street, Suite 2A, Philadelphia, PA 19107-6187  
14466478\* +St. Christopher's Hospital, 160 E. Erie Avenue, Philadelphia, PA 19134-1011  
14466479\* +Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
14466480\* +Temple University Hospital, 3401 N. Broad Street, Philadelphia, PA 19140-5189

TOTALS: 0, \* 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 17, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2020 at the address(es) listed below:

MICHELE PEREZ CAPILATO on behalf of Debtor Yadzaira Perez perezcapilatolaw@yahoo.com,  
michelecapilatolaw@gmail.com;capilatomr81063@notify.bestcase.com;capilatolaw.assistant@gmail.com  
REBECCA ANN SOLARZ on behalf of Creditor PNC BANK NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

<b>Information to identify the case:</b>			
Debtor 1	<b>Yadzaira Perez</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>20-10853-mdc</b>		
	Social Security number or ITIN	<b>xxx-xx-1401</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 2/12/20</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Yadzaira Perez	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4948 Bingham Street Philadelphia, PA 19120	
<b>4. Debtor's attorney</b> Name and address	MICHELE PEREZ CAPILATO Law Office of Michele Perez Capilato 500 Office Center Drive Suite 400 Fort Washington, PA 19034	Contact phone (267) 513-1777 Email: perezcapilatolaw@yahoo.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 4/15/20

**For more information, see page 2**

Debtor **Yadzaira Perez**

Case number **20-10853-mdc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 20, 2020 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 7/19/20</b>  <b>Filing deadline: 4/22/20</b> <b>Filing deadline: 8/10/20</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$150.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: <b>6/18/20 at 09:30 AM</b> , Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	